# Case 17-15300-ref Doc 12 Filed 09/08/17 Entered 09/09/17 01:20:17 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court Eastern District of Pennsylvania

In re: Dennis M. Rice Tammy S Rice Debtors

NONE.

Case No. 17-15300-ref Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0313-4 User: dlv Page 1 of 1 Date Rcvd: Sep 06, 2017 Form ID: 309I Total Noticed: 19

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2017. db/jdb Tammy S Rice, 7165 Carls Hill Road, Zionsville, PA 18092-2208 +Dennis M. Rice, +FREDERICK L. REIGLE, Chapter 13 Trustee, tr 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410 smq +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, Reading, PA 19601 smg smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 smg Suite 5000-BNY Independence Center, 13962715 +KML Law Group PC, 701 Market Street, Philadelphia, PA 19106-1538 +NCEP, LLC by AIS Data Services, LP as agent, P.O. Box 165028, Irving, TX 75016-5028 13975613 +Nationstar Mortgage, c/o Matteo Weiner, Esq.,
Philadelphia, PA 19106-1541 701 Market Street, Ste 5000, 13968883 +Sandtander Consumer USA, 5201 Rufe Snow Drive, North Richland Hills, TX 76180-6036 13962717 +U.S. Bank National Association, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 13962718 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: mgwbankruptcy@yahoo.com Sep 07 2017 04:30:45 MARC KRANSON, aty Marc Kranson Esquire, 523 Walnut Street, Allento +E-mail/Text: roberts12@dnb.com Sep 07 2017 04:31:50 Allentown, PA 18101 Dun & Bradstreet, INC, smg 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2017 04:31:36 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 07 2017 04:31:56 U.S. Attorney Office, smq Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 c/o Virginia Powel, Esq., +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 07 2017 04:31:42 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Sep 07 2017 04:31:51 13964961 KevBank N.A., 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338 +EDI: AGFINANCE.COM Sep 07 2017 04:23:00 One 13962716 OneMain, 6801 Colwell Blvd. Irving, TX 75039-3198 EDI: AIS.COM Sep 07 2017 04:23:00 13966622 T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, PO Box 248848, Oklahoma City, OK 73124-8848 TOTAL: 8 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2017 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com MARC KRANSON on behalf of Joint Debtor Tammy S Rice mgwbankruptcy@yahoo.com, r53506@notify.bestcase.com

MARC KRANSON on behalf of Debtor Dennis M. Rice mgwbankruptcy@yahoo.com,

r53506@notify.bestcase.com

MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank National Association as Trustee for NRZ Pass-Through Trust IV bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

TOTAL: 0

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Information to	identify the case:	,
Debtor 1	Dennis M. Rice	Social Security number or ITIN xxx-xx-8434
	First Name Middle Name Last Name	EIN
Debtor 2	Tammy S Rice	Social Security number or ITIN xxx-xx-0381
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States Bank	kruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 8/3/17
Case number: 1	7–15300–ref	

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/15

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Dennis M. Rice	Tammy S Rice
2.	All other names used in the last 8 years		
3.	Address	7165 Carls Hill Road Zionsville, PA 18092	7165 Carls Hill Road Zionsville, PA 18092
4.	<b>Debtor's attorney</b> Name and address	MARC KRANSON Marc Kranson Esquire 523 Walnut Street Allentown, PA 18101	Contact phone (610) 432–0720 Email: <u>mgwbankruptcy@yahoo.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	******.paoG1.gov.		Contact phone (610)2085040 Date: 9/6/17

For more information, see page 2

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Debtor Dennis M. Rice and Tammy S Rice

Case number 17-15300-ref

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7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	October 3, 2017 at 2:00 PM	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102			
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.				
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 12/2/17			
	deadlines.	<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>				
		Deadline for all creditors to file a proof of clain (except governmental units):	η Filing deadline:	1/1/18		
		Deadline for governmental units to file a proof claim:	of Filing deadline:	1/30/18		
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.	Filing deadline: If you d, you	30 days after the conclusion of the meeting of creditors		
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 613.00 per month for 60 months. The hearing on confirmation will be held on: 11/9/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601				
10	10. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.					
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.				
12	12. Exempt property  The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property clair exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.qov">www.pacer.qov</a> . If you belie the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.					
13. Discharge of debts  Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or a debt. However, unless the court orders otherwise, the debts will not be discharged until all part under the plan are made. A discharge means that creditors may never try to collect the debt from debtors personally except as provided in the plan. If you want to have a particular debt excepted discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee is bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of debts, which may include all or a debt. However, unless the court orders otherwise, the debts will not be discharged until all particular debt excepted discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee is bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f), you must file a motion.						